

[Your Name]  
[Your Address]  
[Your City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank or Credit Card Company Name]  
[Billing Dispute Department Address]  
[City, State, Zip Code]

**Subject: Formal Dispute of Unauthorized Recurring Transaction**

Dear Billing Dispute Department,

I am writing to formally dispute a recurring transaction charged to my [Credit/Debit] card account ending in [Last 4 Digits of Card]. I did not authorize this specific charge and request a chargeback for the amount listed below.

**Transaction Details:**

- **Merchant Name:** [Merchant Name]
- **Transaction Date:** [Date of Charge]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [If available]

**Reason for Dispute:**

This charge is unauthorized because [select one: I previously canceled this subscription on (Date) / I never signed up for this recurring service / I was charged an incorrect amount without consent].

I have already attempted to resolve this with the merchant by [mention contact method, e.g., emailing their support team] on [Date], but [mention result, e.g., I received no response / they refused to issue a refund].

Please investigate this matter and credit the disputed amount back to my account. I have attached [list any attachments, e.g., cancellation confirmation emails or screenshots] as evidence to support my claim.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]